

Information to identify the case:

Debtor 1	<u>Maria G. Carratura</u>	Social Security number or ITIN	xxx-xx-5155
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jospeh B Carratura</u>	Social Security number or ITIN	xxx-xx-8094
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-20194-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Maria G. Carratura

Jospeh B Carratura

12/13/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Maria G. Carratura
Josph B Carratura
DebtorsCase No. 17-20194-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 70

Date Rcvd: Dec 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2019.

db/jdb
cr +Maria G. Carratura, Josph B Carratura, 1324 Anchor Ave, Beachwood, NJ 08722-3202
+First Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610,
229 Broad Street, Red Bank, NJ 07701-2009

cr +MID AMERICA MORTGAGE, INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,
Philadelphia, PA 19103-1814

cr +Mid America Mortgage, Inc., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
Mt. Laurel, NJ 08054-3437

516832537 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808)

516832533 AllianceOne Receivables Management Inc., PO Box 11357, Tacoma, WA 98411-0357

516832535 #+Alltran Financial LP, PO box 610, Sauk Rapids, MN 56379-0610

518464738 +Atlanticare Regional Medical Center, c/o Arcadia Recovery Bureau, LLC, P.O. Box 6768,
Reading, PA 19610-0768

518464739 +Brace Medical Associates, P.O. Box 1687, Lake Worth, FL 33460-1687

516832541 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003

516832542 +Collection Bureau Of A, 25954 Eden Landing Rd, Hayward, CA 94545-3837

516832549 +Foreclosure Processing Services, Superior Court Clerk s Office,
25 W. Market Street, 6th Floor, North Wi, Trenton, NJ 08611-2148

516832550 GC Services, P.O. Box 3865, Houston, TX 77253

518464742 +Garden Medical Associates, P.O. Box 1687, Lake Worth, FL 33460-1687

516832551 +Hayt, Hayt & Landau, LLC, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500

517106254 +JCPL, Firstenergy, 101 Crawfords Corner Rd, Bldg # 1 Stel-511, Holmdel, NJ 07733-1976

516832556 Jersey Central Power and Light, PO Box 16001, Reading, PA 19612-6001

516832560 +Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262

517116222 +MID AMERICA MORTGAGE, INC., Loancare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262

516832562 Mercantile Adjustment Bureau, LLC, P.O. Box 9055, Williamsville, NY 14231-9055

516832563 Merchants Credit Gide Co., 223 W Jackson Vlvld #400.00, Chicago, IL 60606

516832564 +Mid America Mortgage Inc, 15301 Spectrum Dr #405, Addison, TX 75001-6877

516832568 +NJ E-ZPass Violation Processing Ctr, PO Box 4971, Trenton, NJ 08650-4971

516889334 +NJ Turnpike Authority, Att: Mark Schneider, 581 Main St POB 5042,
Woodbridge, NJ 07095-5042

516832567 +New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046

516832569 +Northland Group Inc, P.O. Box 390905, Minneapolis, MN 55439-0905

516832570 Ocean County Court Special Civil Part, P.O. Box 2191, Toms River, NJ 08754-2191

516832571 +Phelan, Hallinan, Diamond & Jones PC, 400 Fellowship Rd, Suite 100,
Mount Laurel, NJ 08054-3437

516832572 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703

516832574 Pressler & Pressler, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020

518464743 +Quantum Diagnostics LLC, 5300 W. Atlantic Avenue, Ste 600, Delray Beach, FL 33484-8833

517015615 +TD BANK, N.A., Payment Processing, PO BOX 16029, Lewiston, ME 04243-9507

517023847 +TD Bank, Att: Richard Tracy, 30 Montgomery St Ste 1205, Jersey City, NJ 07302-3835

516832578 TRI-State Adjustments, Inc, PO Box 3219, La Crosse, WI 54602-3219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 14 2019 00:03:47 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 14 2019 00:03:44 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235516847301 EDI: HND.A.COM Dec 14 2019 04:28:00 American Honda Finance Corporation,
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088516832538 +EDI: ARSN.COM Dec 14 2019 04:28:00 ARS National Services, Inc, PO Box 1259,
Oaks, PA 19456-1259516832534 +E-mail/Text: kristin.villneauve@allianceoneinc.com Dec 14 2019 00:01:31
AllianceOne Receivables Management, Inc., P.O. Box 3111, Southeastern, PA 19398-3111

516832536 EDI: GMACFS.COM Dec 14 2019 04:28:00 Ally, PO Box 380902, Bloomington, MN 55438-0902

518464737 +E-mail/Text: nicole.watts@atlanticare.org Dec 14 2019 00:01:23
Atlanticare Regional Medical Center, c/o Arcadia Recovery Bureau, LLC, P.O. Box 786361,
Philadelphia, PA 19178-6361516832539 EDI: CAPITALONE.COM Dec 14 2019 04:28:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238516832540 EDI: CAPITALONE.COM Dec 14 2019 04:28:00 Capital One Bank (USA), N.A., P.O. Box 71083,
Charlotte, NC 28272-1083516967579 EDI: BL-BECKET.COM Dec 14 2019 04:28:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701518464740 +EDI: IIC9.COM Dec 14 2019 04:28:00 Community Medical Center, c/o IC System,
P.O. Box 64437, Saint Paul, MN 55164-0437518464741 E-mail/Text: ebn@rwjbh.org Dec 14 2019 00:04:17 Community Medical Center, c/o IC System,
P.O. Box 903, Oceanport, NJ 07757-0903

516832543 +EDI: TSYS2.COM Dec 14 2019 04:28:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218

516832545 E-mail/Text: bknotice@ercbpo.com Dec 14 2019 00:03:55 ERC, Po Box 23870,
Jacksonville, FL 32241-3870

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 3
Total Noticed: 70

Date Rcvd: Dec 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516832546 +EDI: CONVERGENT.COM Dec 14 2019 04:28:00 ERS Solutions, Inc, PO Box 9004,
Renton, WA 98057-9004

516832544 +E-mail/Text: bknotice@ercbpo.com Dec 14 2019 00:03:55 Enhanced Recovery Co L,
8014 Bayberry Rd, Jacksonville, FL 32256-7412

516832547 +E-mail/Text: nculp@firstffcu.com Dec 14 2019 00:04:39 First Financial Fed Cu, Po Box 1172,
Toms River, NJ 08754-1172

516950367 E-mail/Text: laura@redbanklaw.com Dec 14 2019 00:02:53
First Financial Financial Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC,
PO Box 610, Red Bank, NJ 07701-0610

516832548 +EDI: FSAE.COM Dec 14 2019 04:28:00 Firstsource Advantage, LLC, 205 Bryant Woods South,
Buffalo, NY 14228-3609

516832554 EDI: IRS.COM Dec 14 2019 04:28:00 Internal Revenue Service, 44 South Clinton Ave,
Trenton, NJ 08601

516832557 +E-mail/Text: srivera@jncollect.com Dec 14 2019 00:03:37 Jonathan Neil & Associates, Inc,
Po Box 7000, Tarzana, CA 91357-7000

516832558 +E-mail/Text: bncnotices@becket-lee.com Dec 14 2019 00:03:07 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

516832561 +E-mail/Text: laura@redbanklaw.com Dec 14 2019 00:02:53 McKenna, Dupont, Higgins & Stone,
229 Broad Street, Red Bank, NJ 07701-2009

516832565 +EDI: MID8.COM Dec 14 2019 04:28:00 Midland Funding, 2365 Northside Dr Ste 30,
San Diego, CA 92108-2709

517086605 +EDI: MID8.COM Dec 14 2019 04:28:00 Midland Funding LLC, PO Box 2011,
Warren MI 48090-2011

516832566 +EDI: MID8.COM Dec 14 2019 04:28:00 Midland Funding, LLC, PO Box 603,
Oaks, PA 19456-0603

517104170 EDI: PRA.COM Dec 14 2019 04:28:00 Portfolio Recovery Associates, LLC,
c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541

517094726 EDI: PRA.COM Dec 14 2019 04:28:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
POB 41067, Norfolk VA 23541

517094819 EDI: PRA.COM Dec 14 2019 04:28:00 Portfolio Recovery Associates, LLC, c/o Wal-Mart,
POB 41067, Norfolk VA 23541

516832573 +EDI: PRA.COM Dec 14 2019 04:28:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952

516832575 +EDI: RMCB.COM Dec 14 2019 04:28:00 RMCB, P.O. Box 1235, Elmsford, NY 10523-0935

516832576 +EDI: CBS7AVE Dec 14 2019 04:28:00 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364

516909066 +EDI: CBS7AVE Dec 14 2019 04:28:00 Seventh Avenue, c/o Creditors Bankruptcy Service,
P.O. Box 800849, Dallas, TX 75380-0849

516836708 +EDI: RMSC.COM Dec 14 2019 04:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

516832577 EDI: TDBANKNORTH.COM Dec 14 2019 04:28:00 Td Bank N.a., 70 Gray Rd, Portland, ME 04105

516944820 +EDI: AIS.COM Dec 14 2019 04:28:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516832559 LoanCare

516832552* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: Honda Financial Services, PO Box 65507,
Wilmington, DE 19808-0507)

518464746* +Atlanticare Regional Medical Center, c/o Arcadia Recovery Bureau, LLC, P.O. Box 786361,
Philadelphia, PA 19178-6361

518464747* +Atlanticare Regional Medical Center, c/o Arcadia Recovery Bureau, LLC, P.O. Box 6768,
Reading, PA 19610-0768

518464748* +Brace Medical Associates, P.O. Box 1687, Lake Worth, FL 33460-1687

518464749* +Community Medical Center, c/o IC System, P.O. Box 64437, Saint Paul, MN 55164-0437

518464750* +Community Medical Center, c/o IC System, P.O. Box 903, Oceanport, NJ 07757-0903

518464751* +Garden Medical Associates, P.O. Box 1687, Lake Worth, FL 33460-1687

516832555* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Services, P.O. Box 9052,
Andover, MA 01810-9052)

516832553* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

518464752* +Quantum Diagnostics LLC, 5300 W. Atlantic Avenue, Ste 600, Delray Beach, FL 33484-8833

TOTALS: 1, * 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

District/off: 0312-3

User: admin
Form ID: 318

Page 3 of 3
Total Noticed: 70

Date Rcvd: Dec 13, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotruster.com
Andrew L. Spivack on behalf of Creditor Mid America Mortgage, Inc. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor JPMorgan Chase Bank, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,
NJ95@ecfcbis.com,bcrowley@mchfirm.com
John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com
Michael R. DuPont on behalf of Creditor First Financial Federal Credit Union
dupont@redbanklaw.com, dana@redbanklaw.com
Robert Davidow on behalf of Creditor MID AMERICA MORTGAGE, INC. nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Joint Debtor Jospeh B Carratura bkwoliver@aol.com,
R59915@notify.bestcase.com
William H. Oliver, Jr. on behalf of Debtor Maria G. Carratura bkwoliver@aol.com,
R59915@notify.bestcase.com
Yakov Rudikh on behalf of Joint Debtor Jospeh B Carratura rudikhlawgroup@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com
Yakov Rudikh on behalf of Debtor Maria G. Carratura rudikhlawgroup@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com
TOTAL: 12